

Information to identify the case:

Debtor 1	<u>Anthony Francis Coady</u>	Social Security number or ITIN	xxx-xx-6885
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Patricia Ann Coady</u>	Social Security number or ITIN	xxx-xx-4732
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-19952-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Anthony Francis Coady

Patricia Ann Coady

8/17/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Anthony Francis Coady
 Patricia Ann Coady
 Debtors

Case No. 18-19952-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 42

Date Rcvd: Aug 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2018.
 db/jdb

at +Anthony Francis Coady, Patricia Ann Coady, 109 Woodpecker Road,
 Egg Harbor Township, NJ 08234-1728

at +Andrew L. Miller, Law Office of Andrew L. Miller, 1550 New Road, Suite A,
 Northfield, NJ 08225-1100

cr +American Honda Finance Corporation d/b/a Acura Fin, P.O. Box 168088, Irving, TX 75016-8088

517533243 AIM Egg Harbor, PO Box 786061, Philadelphia, PA 19178-6061

517533244 APEX Asset Management, LLC, PO Box 5407, Lancaster, PA 17606-5407

517533245 +APG Cardiology, 318 S. Chris Gaupp Drive, Absecon, NJ 08205-4460

517533246 +APG Cardiology Group, 318 S. Chris Gaupp Drive, Absecon, NJ 08205-4460

517533247 APG Neurology, PO Box 786061, Philadelphia, PA 19178-6061

517533248 APG Pathology, PO Box 786061, Philadelphia, PA 19178-6061

517533249 ARMC Clinic, PO Box 78607, Philadelphia, PA 19178-6071

517533250 ARMC Specialty Clinic, PO Box 786071, Philadelphia, PA 19178-6071

517533261 AtlanticCare Physicians Group, PO Box 786061, Philadelphia, PA 19178-6061

517533253 +Atlantic City Medical Center Anesthesia, 65 E Jimmie Leeds Rd, Absecon, NJ 08205-9705

517533254 +Atlantic County Sheriff's Office, 4997 Unami Blvd., Mays Landing, NJ 08330-2017

517533257 +Atlantic Medical Imaging, PO Box 1564, Indianapolis, IN 46206-1564

517533256 +Atlantic Medical Imaging, ATTY: Rickart Collections Systems, PO Box 7242,
 North Brunswick, NJ 08902-7242

517533255 #+Atlantic Medical Imaging, Tilton Square Office Bldg., 3100 Hingston Avenue, Suite 102,
 Egg Harbor Township, NJ 08234-4409

517533258 Atlanticcare Medical Center Clinic, PO Box 786071, Philadelphia, PA 19178-6071

517533259 Atlanticcare Medical Center Clinic, Jimmie Leeds Road, Pomona, NJ 08240

517533260 Atlanticcare OCC Health EHT, PO Box 786061, Philadelphia, PA 19178-6061

517636527 +Christiana Trust, a division of, Wilmington Savings Fund Society, FSB,
 Kevin G. McDonald, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812

517533266 Lourdes Cardiology Services, PO Box 824699, Philadelphia, PA 19182-4699

517533267 +McCalla, Raymer, Leibert, Pierce, LLC, 99 Wood Avenue South, Suite 803,
 Iselin, NJ 08830-2713

517533268 Mission Health - FQ IM, PO Box 786066, Philadelphia, PA 19178-6066

517533269 +NJM Insurance, 301 Sullivan Way, Trenton, NJ 08628-3406

517533270 +Rick Collection Services, PO Box 7242, North Brunswick, NJ 08902-7242

517533271 +Schlee & Stillman, 50 Tower Office Park, Woburn, MA 01801-2113

517533272 +Specialized Loan Servicing, 8742 Lucent Boulevard, Suite 300,
 Highlands Ranch, CO 80129-2386

517533273 +Stillman Law Office, 50 Tower Office Park, Woburn, MA 01801-2113

517533276 Urgent Care Egg Harbor, PO Box 786061, Philadelphia, PA 19178-6061

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBTHOMAS.COM Aug 18 2018 02:23:00 Brian Thomas, Brian Thomas, Esq,
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 17 2018 22:28:51 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 17 2018 22:28:50 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

517533263 EDI: HNDA.COM Aug 18 2018 02:23:00 Honda Financial Services, PO Box 7829,
 Philadelphia, PA 19101-7829

517533251 EDI: ATTWIREBK.COM Aug 18 2018 02:23:00 AT&T, P.O. Box 5083,
 Carol Stream, IL 60197-5083

517533252 EDI: CINGMIDLAND.COM Aug 18 2018 02:23:00 AT&T Mobility, PO Box 537104,
 Atlanta, GA 30353-7104

517533262 EDI: DCI.COM Aug 18 2018 02:23:00 Diversified Consultants, Inc., PO Box 551268,
 Jacksonville, FL 32255-1268

517533265 +EDI: IIC9.COM Aug 18 2018 02:23:00 IC System, Inc., PO Box 64378,
 Saint Paul, MN 55164-0378

517533264 +EDI: IIC9.COM Aug 18 2018 02:23:00 IC System, Inc., PO Box 64437,
 Saint Paul, MN 55164-0437

517536135 +EDI: RMSC.COM Aug 18 2018 02:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

517533274 EDI: AISTMBL.COM Aug 18 2018 02:23:00 T-mobile, Bankruptcy Team, PO Box 53410,
 Bellevue, WA 98015-3410

517533275 EDI: AISTMBL.COM Aug 18 2018 02:23:00 T. Mobile, Customer Relations, Po Box 37380,
 Albuquerque, NM 87167

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 42

Date Rcvd: Aug 17, 2018

aty* +Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 19, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 17, 2018 at the address(es) listed below:

Brian Thomas on behalf of Trustee Brian Thomas brian@brianthomaslaw.com,
bthomas@ecf.epiqsystems.com
Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.epiqsystems.com
John R. Morton, Jr. on behalf of Creditor American Honda Finance Corporation d/b/a Acura
Financial Services, administrator for Honda Lease Trust ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com
Kevin Gordon McDonald on behalf of Creditor Christiana Trust, a division of Wilmington
Savings Fund Society, FSB, not in its individual capacity, but solely as owner trustee on behalf
of RBSHD 2013-1 Trust kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5